372. (New) The method of claim 371, wherein the transferring step occurs by financial electronic data interchange (FEDI).

373. (New) The method of claim 371, wherein the step of processing the child support payment occurs by electronic funds transfer (EFT).

374. (New) The method of claim 371, wherein the step of processing the child support disbursement information occurs by electronic data interchange (EDI).

375. (New) A system for accumulating a child support payment and processing a child support disbursement, comprising:

an initiating component configured to initiate the child support payment with child support disbursement information from a payor to a payee through a collector;

a transferring component configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment processing component configured to process from the agency to a bank the child support payment as a debit transaction; and

a child support disbursement processing component configured to process from the agency to an intermediary the child support disbursement information as an addendum transaction.

376. (New) The system of claim 375, wherein the transferring component occurs by financial electronic data interchange (FEDI).

377. (New) The system of claim 375, wherein the child support payment processing component occurs by electronic funds transfer (EFT).

378. (New) The system of claim 375, wherein the child support disbursement processing component occurs by electronic data interchange (EDI).

379. (New) A computer usable medium having computer readable code embodied therein for causing a computer to accumulate a child support payment and process a child support disbursement, the computer usable code comprising:

an initiation module configured to initiate a child support payment with child support disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment module configured to process from the agency to a bank the child support payment as a debit transaction; and

a child support disbursement module configured to process from the agency to an intermediary the child support disbursement information as an addendum transaction.

380.   (New) The computer usable medium of claim 379, wherein the transfer module occurs by financial electronic data interchange (FEDI).

381.   (New) The computer usable medium of claim 379, wherein the child support payment module occurs by electronic funds transfer (EFT).

382.   (New) The computer usable medium of claim 379, wherein the child support disbursement module occurs by electronic data interchange (EDI).

383.   (New) A method of processing a child support payment, comprising the steps, performed by a processor, of:

receiving child support payment information at a collector;

sending the child support payment information from the collector to an accumulator agency;

receiving at the accumulator agency child support payment information from the collector regarding the child support payment;

initiating by the accumulator agency the child support payment as a debit transaction;

executing the debit transaction from the accumulator agency through an automated clearing house (ACH); and

dispatching a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

384.   (New) The method of claim 383, wherein the sending step occurs by the transmission of an addendum-based FEDI file.

385.   (New) The method of claim 383, wherein the initiating step occurs by an EFT transaction.

386.   (New) The method of claim 383, wherein the initiating step occurs by an FEDI transaction.

387.   (New) The method of claim 383, wherein the initiating step occurs through an accumulator agency's bank.

388.   (New) The method of claim 383, further comprising the step of:

processing the debit transaction from the ACH to a collector's bank.

389.   (New) A system for processing a child support payment, comprising:

a first receiving component configured to receive child support payment information at a collector;

a sending component configured to send the child support payment information from the collector to an accumulator agency;

a second receiving component configured to receive at the accumulator agency child support payment information from the collector regarding the child support payment;

an initiating component configured to initiate by the accumulator agency the child

support payment as a debit transaction;

an executing component configured to execute the debit transaction from the

accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the child

support payment from the ACH to an intermediary's bank for the benefit of an

intermediary.

390.   (New) The system of claim 389, wherein the sending component occurs

by the transmission of an addendum-based FEDI file.

391.   (New) The system of claim 389, wherein the initiating component occurs

by an EFT transaction.

392.   (New) The system of claim 389, wherein the initiating component occurs

by an FEDI transaction.

393.   (New) The system of claim 389, wherein the initiating component occurs

through an accumulator agency's bank.

394.   (New) The system of claim 389, further comprising:

a processing component configured to process the debit transaction from the

ACH to a collector's bank.

395. (New) A computer usable medium having computer readable code embodied therein for causing a computer to process a child support payment, the computer usable code comprising:

a first receiving module configured to receive child support payment information at a collector;

a sending module configured to send the child support payment information from the collector to an accumulator agency;

a second receiving module configured to receive at the accumulator agency child support payment information from the collector regarding the child support payment;

an initiating module configured to initiate by the accumulator agency the child support payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

396. (New) A method of processing a child support disbursement, comprising the steps, performed by a processor, of:

transmitting by an accumulator agency child support disbursement information to a state;

9

receiving at the accumulator agency child support disbursement transaction

information from the state regarding authorization for the child support disbursement as

an addendum transaction; and

executing the child support disbursement to a recipient.

397.   (New) The method of claim 396, wherein the transmitting step occurs by

an addendum-based EDI transaction.

398.   (New) The method of claim 396, wherein the executing step includes the

substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

399.   (New) The method of claim 396, further comprising the step of: issuing an

invoice for the child support disbursement.

400.   (New) A system for processing a child support disbursement, comprising:

a transmitting component configured to transmit by an accumulator agency child

support disbursement information to a state;

a receiving component configured to receive at the accumulator agency child

support disbursement transaction information from the state regarding authorization for

the child support disbursement as an addendum transaction; and

an executing component configured to execute the child support disbursement to

a recipient.

401.   (New) The system of claim 400, wherein the transmitting component occurs by an addendum-based EDI transaction.

402.   (New) The system of claim 400, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

403.   (New) The system of claim 400, further comprising an issuing component configured to issue an invoice for the child support disbursement.

404.   (New) A computer usable medium having computer readable code embodied therein for causing a computer to process a child support disbursement, the computer usable code comprising:

a transmitting module configured to transmit by an accumulator agency child support disbursement information to a state;

a receiving module configured to receive at the accumulator agency child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing module configured to execute the child support disbursement to a recipient.

405.   (New) A method of processing a child support disbursement, comprising the steps, performed by a processor, of:

receiving at an accumulator agency child support disbursement transaction information from a state regarding the child support disbursement as an addendum transaction; and

executing the child support disbursement to a recipient.

406.   (New) The method of claim 405, wherein the receiving step occurs by an EDI transaction.

407.   (New) The method of claim 405, wherein the child support disbursement is an alimony child support disbursement.

408.   (New) The method of claim 405, wherein the child support disbursement is a disbursement based on a judgment.

409.   (New) The method of claim 405, wherein the child support disbursement is a disbursement based on an attachment.

410.   (New) The method of claim 405, wherein the recipient is a custodial parent.

411.   (New) The method of claim 405, further comprising the step of:

transmitting an invoice for the child support disbursement to the recipient.

412.   (New) The method of claim 405, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

413.   (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through the accumulator agency.

414.   (New) The method of claim 412, further comprising the step of: establishing by the accumulator agency the debit deposit at a bank of the recipient's choice.

415.   (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through a bank.

416.   (New) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the accumulator agency's bank.

417.   (New) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the state's bank.

418.   (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the direct deposit through a bank.

419. (New) The method of claim 418, further comprising the step of: executing the direct deposit from the bank through an ACH.

420. (New) The method of claim 419, further comprising the step of: processing the direct deposit from the ACH to a recipient's bank.

421. (New) The method of claim 420, further comprising the step of: dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

422. (New) A system for processing a child support disbursement, comprising:

a receiving component configured to receive at an accumulator agency child support disbursement transaction information from a state regarding the child support disbursement as an addendum transaction; and

an executing component configured to execute the child support disbursement to a recipient.

423. (New) The system of claim 422, wherein the receiving component occurs by an EDI transaction.

424. (New) The system of claim 422, wherein the child support disbursement is a child support payment.

425.   (New) The system of claim 422, wherein the child support disbursement is an alimony child support disbursement.

426.   (New) The system of claim 422, wherein the child support disbursement is a disbursement based on a judgment.

427.   (New) The system of claim 422, wherein the child support disbursement is a disbursement based on an attachment.

428.   (New) The system of claim 422, wherein the recipient is a custodial parent.

429.   (New) The system of claim 422, further comprising: a transmitting component configured to transmit an invoice for the child support disbursement to the recipient.

430.   (New) The system of claim 422, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

431. (New) The system of claim 430, further comprising: a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

432. (New) The system of claim 430, further comprising: a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

433. (New) The system of claim 430, further comprising: a debit initiating component configured to initiate by the accumulator agency the debit deposit through a bank.

434. (New) The system of claim 433, further comprising: a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

435. (New) The system of claim 433, further comprising: a state establishing component configured to establish by the accumulator agency the debit deposit at the state's bank.

436. (New) The system of claim 430, further comprising: a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a bank.

437.   (New) The system of claim 436, further comprising: a deposit executing component configured to execute the direct deposit from the bank through an ACH.

438.   (New) The system of claim 437, further comprising: a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.

439.   (New) The system of claim 438, further comprising: a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

440.   (New) A method of accumulating a child support payment and processing a child support disbursement comprising the steps, performed by a processor, of:

instituting the child support payment with child support disbursement information from an employee to a recipient through an employer;

transferring to an accumulator agency the child support payment and the child support disbursement information from the employer;

initiating by the accumulator agency the child support payment through a bank as a debit transaction;

transmitting by the accumulator agency the child support disbursement to a state as a first addendum transaction;

receiving at the accumulator agency child support disbursement transaction

information from the state regarding the child support disbursement to the recipient as a

second addendum transaction; and

executing by the accumulator agency the child support disbursement to the

recipient.

441.　(New)　The method of claim 440, further comprising the step of:

issuing an invoice for the child support disbursement to the recipient.

442.　(New)　The method of claim 440, wherein the child support payment is an

alimony child support payment.

443.　(New)　The method of claim 440, wherein the child support payment is a

payment on a judgment.

444.　(New)　The method of claim 440, wherein the child support payment is a

payment on an attachment.

445.　(New)　The method of claim 440, wherein the employee is a noncustodial

parent.

446.　(New)　The method of claim 440, wherein the recipient is a custodial

parent.

447. (New) The method of claim 440, wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

448. (New) A system for accumulating a child support payment and processing a child support disbursement comprising:

an instituting component configured to institute the child support payment with child support disbursement information from an employee to a recipient through an employer;

a first transferring component configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the employer;

an initiating component configured to initiate by the accumulator agency the child support payment through a bank as a debit transaction;

a second transmitting component configured to transmit by the accumulator agency the child support disbursement to a state as a first addendum transaction;

a receiving component configured to receive at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the child support disbursement to the recipient.

449. (New) The system of claim 448, further comprising: an issuing component configured to issue an invoice for the child support disbursement to the recipient.

450. (New) The system of claim 448, wherein the child support payment is an alimony child support payment.

451. (New) The system of claim 448, wherein the child support payment is a payment on a judgment.

452. (New) The system of claim 448, wherein the child support payment is a payment on an attachment.

453. (New) The system of claim 448, wherein the employee is a noncustodial parent.

454. (New) The system of claim 448, wherein the recipient is a custodial parent.

455. (New) The system of claim 448, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

456. (New) A method of processing a child support payment comprising the steps, performed by a processor, of:

withholding by an employer a portion of an employee's salary for the child support payment;

sending from the employer the child support payment to an accumulator agency;

initiating by the accumulator agency the child support payment through a bank as a debit transaction; and

executing the child support payment from the bank through an ACH as a second debit transaction.

457. (New) The method of claim 456, further comprising the step of: processing the child support payment from the ACH to an employer's bank as a third debit transaction.

458. (New) The method of claim 456, further comprising the step of: dispatching a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

459. (New) The method of claim 458, wherein the sending step occurs by an addendum-based FEDI transaction.

460. (New) The method of claim 459, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

461. (New) The method of claim 459, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

462. (New) The method of claim 458, wherein the initiating step occurs by a debit-base EFT transaction.

463. (New) The method of claim 458, wherein the initiating step occurs by an addendum-based FEDI transaction.

464. (New) The method of claim 458, wherein the child support payment is an alimony child support payment.

465. (New) The method of claim 458, wherein the child support payment is a payment on a judgment.

466. (New) The method of claim 458, wherein the child support payment is a payment on an attachment.

467. (New) The method of claim 458, wherein the employee is a noncustodial parent.

468. (New) The method of claim 458, wherein the recipient is a custodial parent.

469. (New) The method of claim 458, wherein the intermediary is a state.

470. (New) A system for processing a child support payment comprising:

a withholding component configured to withhold by an employer a portion of an employee's salary for the child support payment;

a sending component configured to send from the employer the child support payment to an accumulator agency;

an initiating component configured to initiate by the accumulator agency the child support payment through a bank as a debit transaction; and

an executing component configured to execute the child support payment from the bank through an ACH as a second debit transaction.

471. (New) The system of claim 470, further comprising: a processing component configured to process the child support payment from the ACH to an employer's bank as a third debit transaction.

FINNEGAN
HENDERSON
FARABOW
GARRETT &
DUNNER LLP

1300 I Street, NW
Washington, DC 20005
202.408.4000
Fax 202.408.4400
www.finnegan.com

472.   (New) The system of claim 470, further comprising: a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

473.   (New) The system of claim 472, wherein the sending component occurs by an addendum-based FEDI transaction.

474.   (New) The system of claim 473, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

475.   (New) The system of claim 473, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

476.   (New) The system of claim 472, wherein the initiating component occurs by a debit-based EFT transaction.

477.   (New) The system of claim 472, wherein the initiating component occurs by an addendum-based FEDI transaction.

478.   (New) The system of claim 472, wherein the child support payment is an alimony child support payment.